Remarks

In the Office Action mailed 07/27/2007, claims 11 and 15-17 were objected to, claims 14-16 were rejected under 35 USC 112 first paragraph, claims 15-17 were rejected under 35 USC 112 second paragraph, and claims 2, 4, 9-12 and 14-20 were rejected under 35 USC 103 as being unpatentable over Berg et al. [2002/0188481] in view of Johnson [6,529,885].

In response to the Office Action mailed 07/27/2007, amendments and remarks are filed herewith. Although the applicants do not agree with the Office's rejections, claims 2, 4, 9-12 and 14-20 are herein cancelled by way of amendment in favor of new claims 21-36. Accordingly, the objections and rejections of claims 2, 4, 9-12 and 14-20 are now moot. Support for the new claims may be found, for example, in Figure 2, and in the Specification page 2 – page 3 line 2, page 6 lines 10-13, page 7, page 11 lines 8-11, and page 13 line 2 - page 14 line 9.

Regarding claim 21 and its dependents, none of the prior art references either alone, or in combination, teach or suggest a method including *inter alia*: a user needing to perform a secure transaction with an External-Entity; the External-Entity requiring the user to provide a valid digital identity before executing the transaction; the user requesting a SecureCode from a Central-Entity in response to the External-Entity's requirement; the Central-Entity *dynamically generating a dynamic, non-predictable and time-dependent SecureCode for the user in response to the user's request*; the External-Entity receiving a digital identity from the user as positive identification and

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authentication of the user, wherein the digital identity comprises a unique UserName and the [corresponding] generated SecureCode. Further regarding claims 22 and 23, the prior art also does not teach wherein the Central Entity algorithmically combines the [corresponding] SecureCode with user-specific information, such as UserName.

Regarding claim 28 and its dependents, none of the prior art references either alone, or in combination, teach or suggest a system including *inter alia*: a user in communication with an External-Entity that needs to perform a secure transaction with the External-Entity; the External-Entity adapted to require the user to provide a valid digital identity before executing the transaction; the user in communication with a Central-Entity with a request for a SecureCode in response to the External-Entity's requirement; the Central-Entity adapted to *dynamically generate a dynamic, non-predictable and time-dependent SecureCode for the user in response to the user's request*; the External-Entity adapted to receive a digital identity from the user as positive identification and authentication of the user, wherein the digital identity comprises a unique UserName and the [corresponding] generated SecureCode. Further regarding claims 29 and 30, the prior art also does not teach wherein the Central Entity is further adapted to algorithmically combine the [corresponding] SecureCode with user-specific information, such as UserName.

For example regarding Berg et al., none of the unique identifiers, passwords or digital certificates of Berg are dynamically generated by a Central-Entity in response to a user request that is, in turn, in response to an External-Entity requirement. Further regarding Johnson, none of the passwords, buyer IDs, or biometric data of Johnson are dynamically generated by a Central-Entity in response to a user request that is, in turn, in

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response to an External-Entity requirement. More importantly, because the Central-Entity *dynamically generates a SecureCode per user request for a transaction*, the user does not require a physical personal identity card or software downloaded onto its system (*e.g.*, digital certificates) in order to either obtain or use digital identity. Accordingly, applicants' submit that claims 21-36 are allowable over the prior art.

Conclusion

The applicants' respectfully request reconsideration of the claim rejections based on the above amendments and remarks. It is believed that a full and complete response has been made to the outstanding Office Action, and as such, the present application is in condition for allowance. If the examiner believes that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at (571) 228-2938.

Respectfully submitted,

Dated: 09/24/2007

By: _____
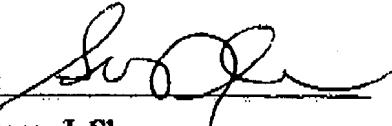
Shawna J. Shaw
Agent for Applicants
Registration No. 57,091

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